

Figure 1

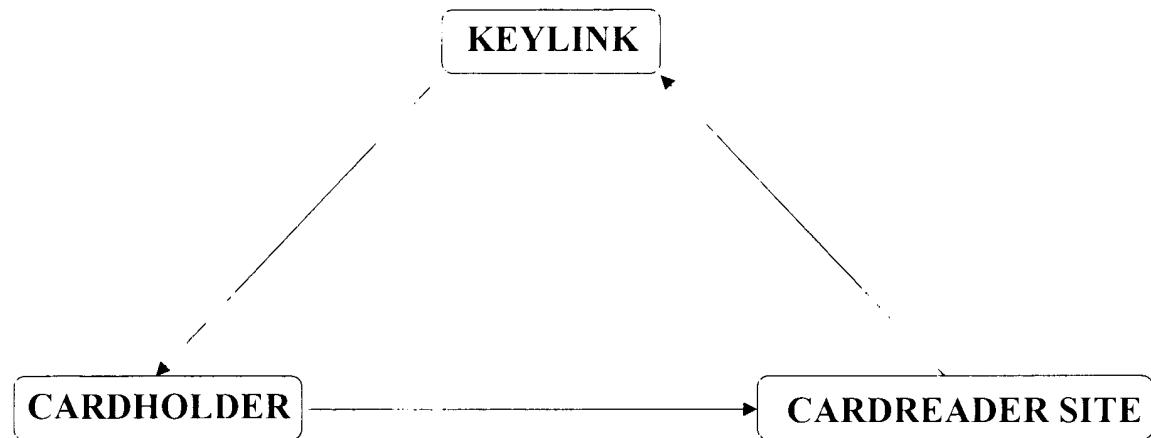


Figure 2

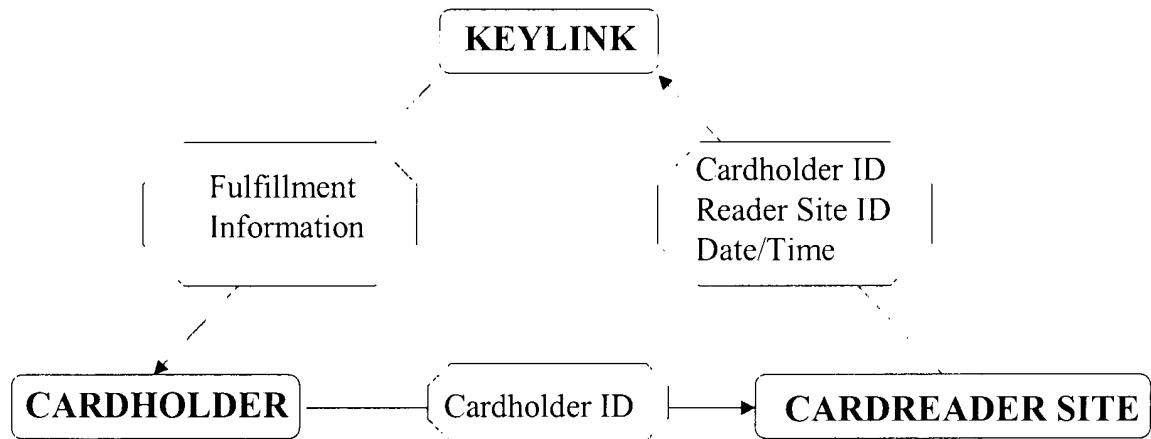
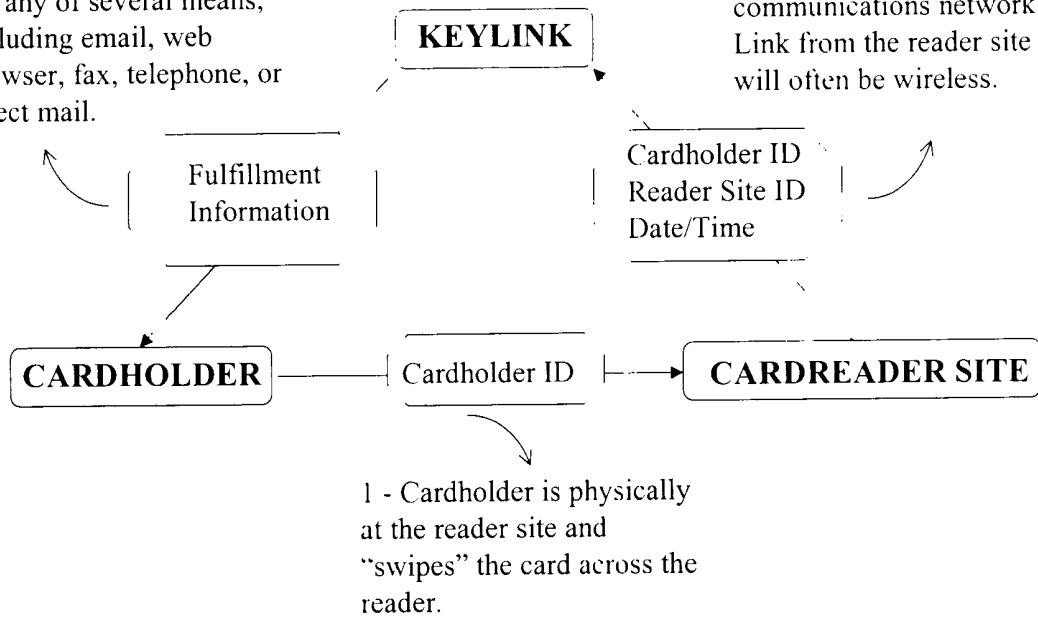


Figure 3

3 - Sent to the cardholder via any of several means, including email, web browser, fax, telephone, or direct mail.



2 - Sent to Keylink via communications network. Link from the reader site will often be wireless.

Figure 4

- Cardholder looks to Keylink as a trusted source of useful, valuable information.
- Cardholder may have expectation of anonymity.



- Keylink is intermediary for providing information to a cardholder who indicated interest by swiping card..

- Cardholder has interest in concluding a transaction based on being at the reader site, usually a request for information.

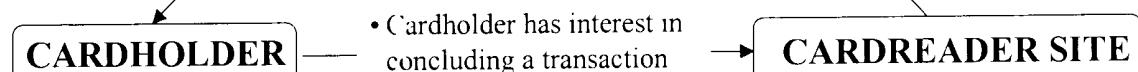


Figure 5

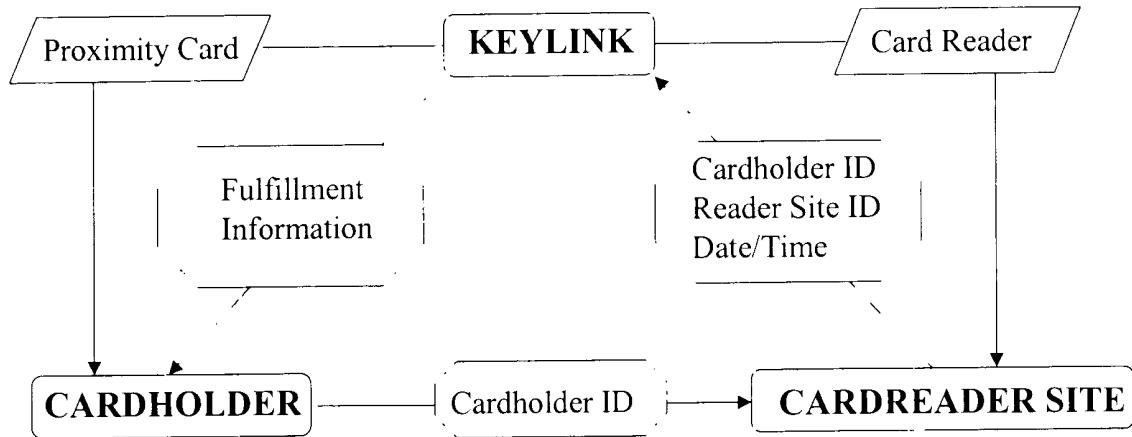


Figure 6

Provided to Cardholder by mail, as print insert, via distribution at reader sites, etc.

Readers delivered, installed, and connected via communications network.

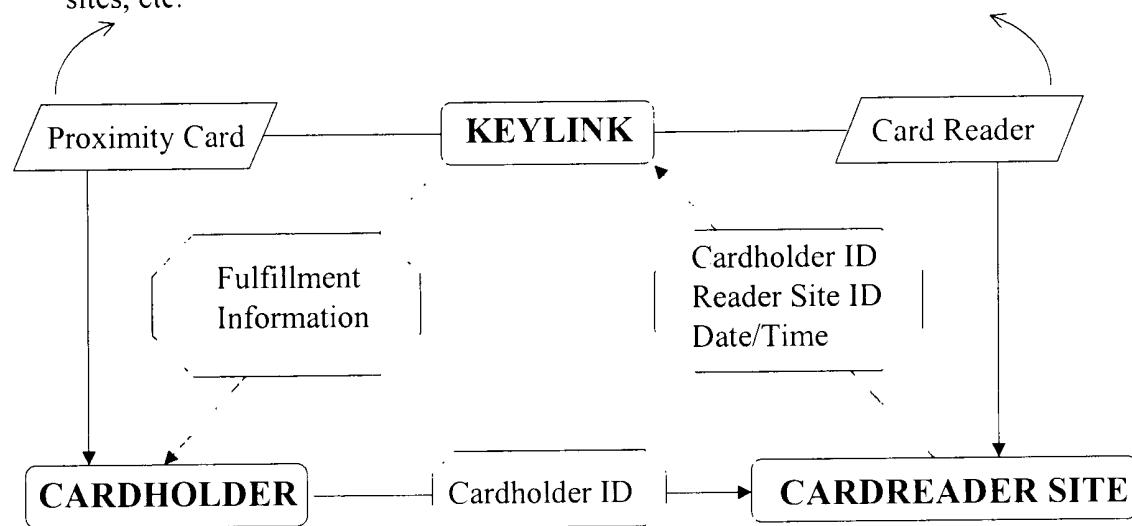


Figure 7

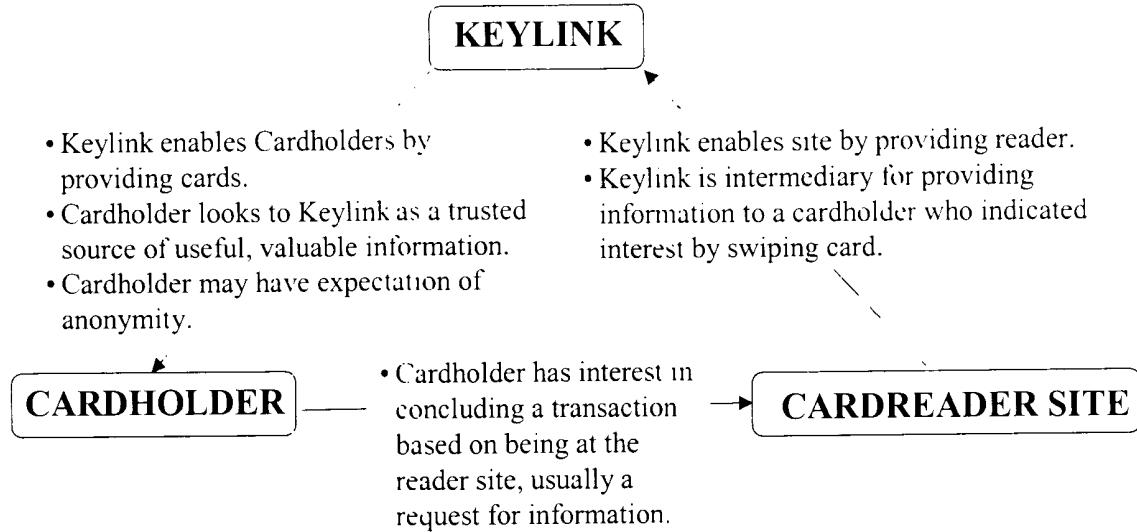


Figure 8

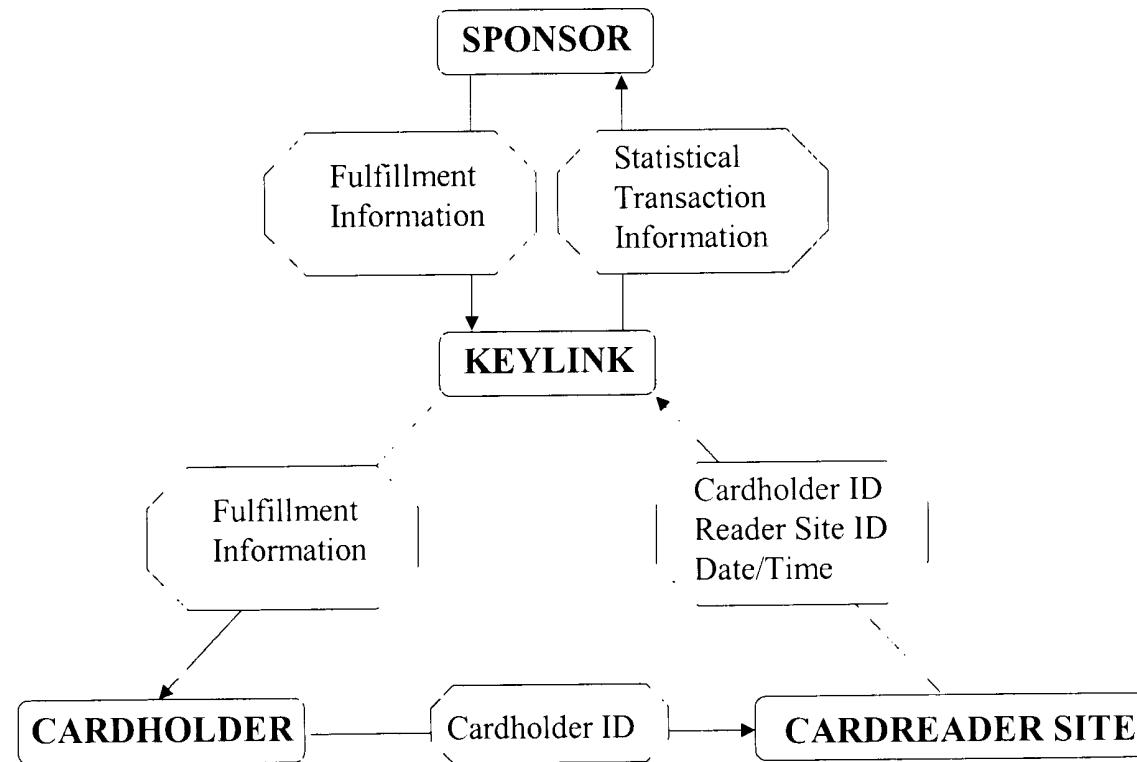


Figure 9

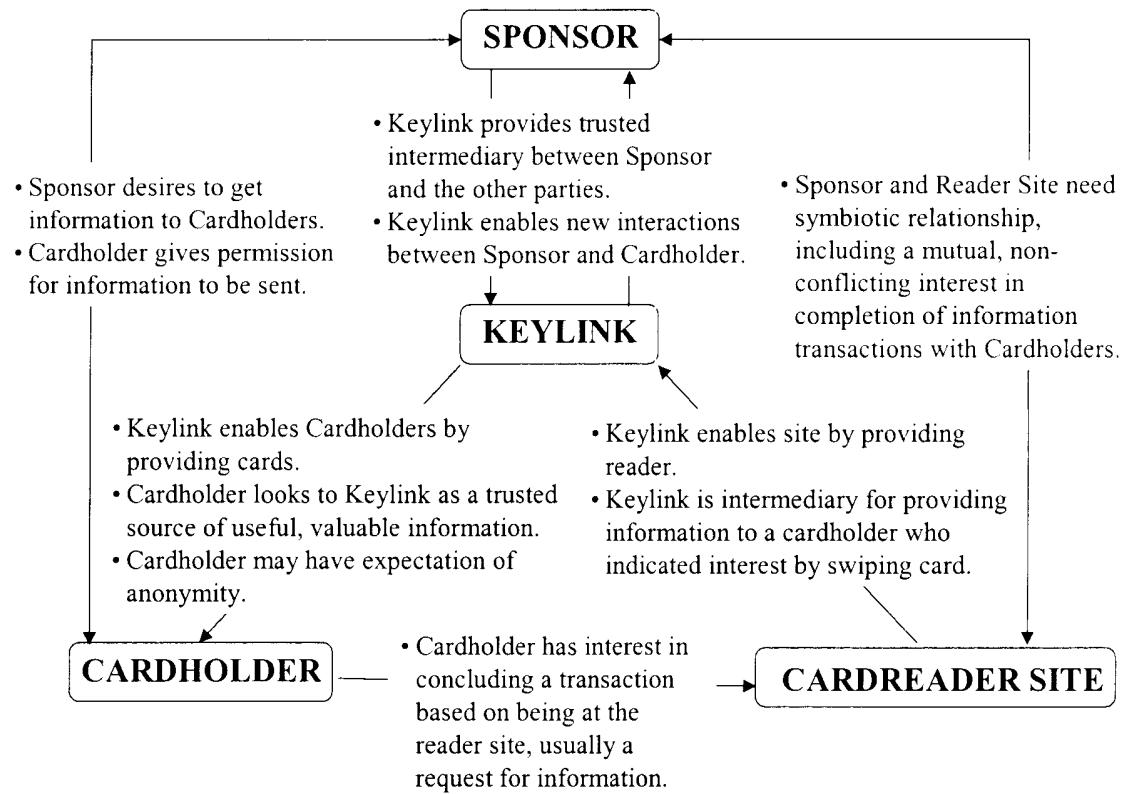


Figure 10

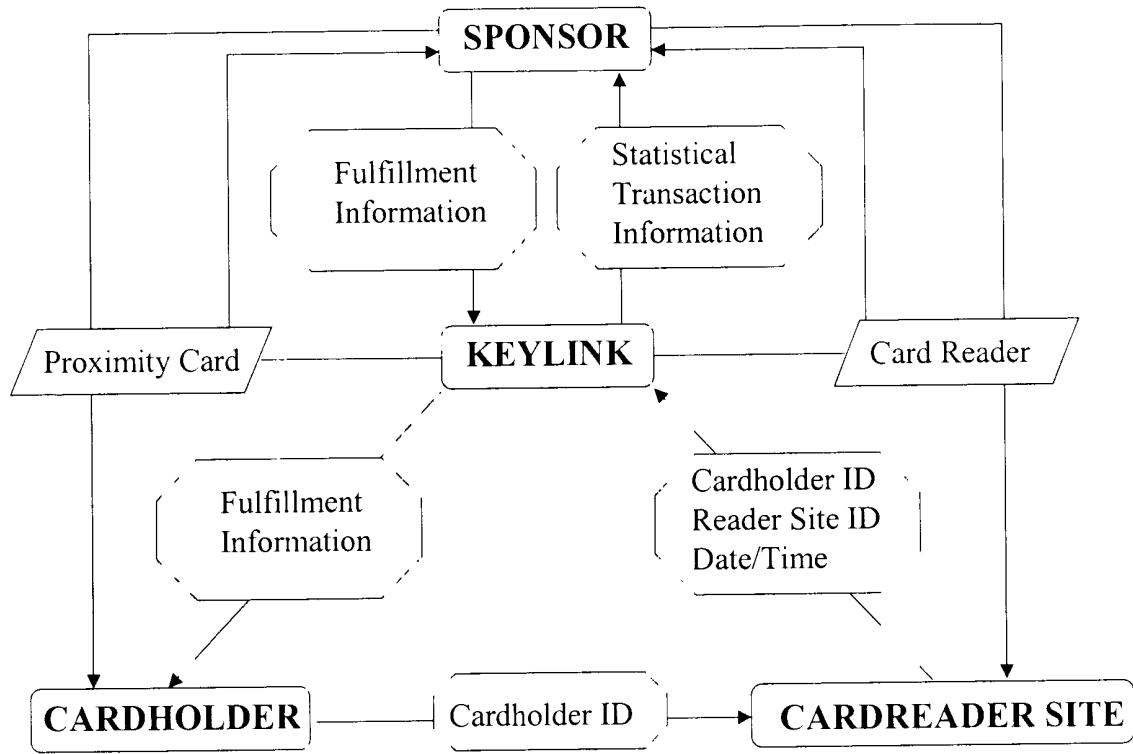


Figure 11

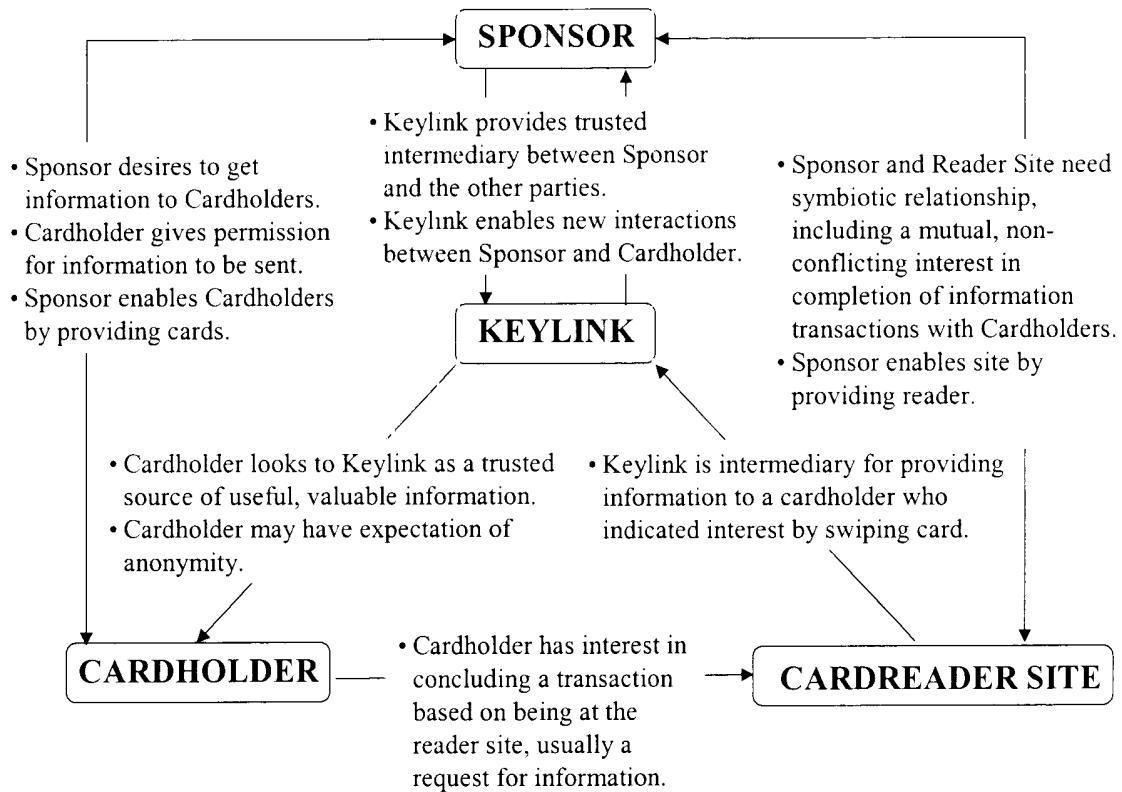


Figure 12

